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Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Paul W. LeJarza Debtor Case No. 17-10338-sr Chapter 13

TOTALS: 0, * 2, ## 0

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Lisa Page 1 of 2 Date Rcvd: Feb 21, 2017 Form ID: 309I Total Noticed: 29

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Feb 23, 2017.
db
                   +Paul W. LeJarza,
                                          2746 South Fairhill Street,
                                                                                 Philadelphia, PA 19148-4806
                   +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410
t.r
13855639
                   +Best Egg/sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
                   +Cibik and Cataldo, P.C., 437 Chestnut Street, Suite 1000, Philadelphia, PA 19106-2410 +Citibank North America, Citicorp Credit Srvs/Centralized Bankrup, PO Box 790040,
13855641
13855642
                     Saint Louis, MO 63179-0040
                   +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
13855644
                                  Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
eigle, Esquire, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,
13855645
                   +Experian,
                   Frederick Reigle, Esquire, Chapter 13 Trustee,
13855646
                     Reading, PA 19606-0410
13855649
                   +Jaime Blount, 10900 Bustleton Avenue, Unit A-31,
                                                                                         Philadelphia, PA 19116-3347
                   +Lions Gate Apartments, 10101 Northeast Avenue, Philadelphia, PA 19116-3746
Lions Gate Apartments, Philadelphia, PA 19116, Philadelphia, PA 19116
13855651
                   Harrisburg, PA 17120-0946

Harrisburg, PA 17120-0946

PA 19116, Philadelphia, PA 19116

PA 19116, Philadelphia, PA 19116

PO Box 4477, Beaverton, OR 97076-4401

Bureau of Compliance, P.O. Box 280946
13855652
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13855655
                                                                                                           P.O. Box 280946,
13855656
                   +PNC Bank,
                                  Attn: Bankruptcy,
                                                            249 5th Ave Ste 30, Pittsburgh, PA 15222-2707
                   +PNC Bank Credit Card, PO Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13855657
13869915
                   +Trans Union Corporation, Public Records Department, 555 West Adams Street,
13855658
                     Chicago, IL 60661-3631
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: ecf@ccpclaw.com Feb 22 2017 02:09:02 MICHAEL A. CIBIK2,
                    E-mail/Text: ecf@ccpclaw.com Feb 22 2017 02:09:02 MICHAEL A. CIBIK2,
Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
E-mail/Text: bankruptcy@phila.gov Feb 22 2017 02:09:43 City of Philadelphia,
smq
                     City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,
                                                                                                  1515 Arch Street 15th Floor,
                     Philadelphia, PA 19102-1595
                    E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 22 2017 02:09:18
sma
                     Pennsylvania Department of Revenue, Bankruptcy Division,
                                                                                                P.O. Box 280946,
                     Harrisburg, PA 17128-0946
                   +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 22 2017 02:09:35
smq
                                                                                                                U.S. Attorney Office,
                   c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 22 2017 02:09:26 United States Trustee,
Office of the U.S. Trustee 833 Chestnut Street Suite 500 Philadelphia PA 19107-449
ust
                     Office of the U.S. Trustee, 833 Chestnut Street,
                                                                                      Suite 500,
                                                                                                        Philadelphia, PA 19107-4405
13855637
                   +E-mail/Text: broman@amhfcu.org Feb 22 2017 02:09:28
                                                                                          American Heritage Fcu,
                   2060 Red Lion Rd, Philadelphia, PA 19115-1699
+EDI: TSYS2.COM Feb 22 2017 01:58:00 Barclays
                                                                     Barclays Bank Delaware, 100 S West St,
13855638
                     Wilmington, DE 19801-5015
13855640
                   +E-mail/Text: ecf@ccpclaw.com Feb 22 2017 02:09:06
                                                                                        Cibik & Cataldo, P.C.,
                   1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
+E-mail/Text: bankruptcy@phila.gov Feb 22 2017 02:09:43 Cit
                                                                                             City of Philadelphia,
13855643
                    Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphai, PA 19102-1504 EDI: IRS.COM Feb 22 2017 01:58:00 I.R.S., Special Procedures Branch, Inso.
13855647
                                                                               Special Procedures Branch, Insolvency Unit,
                     P.O. Box 12051, Philadelphia, PA 19105-2051
13855650
                   +E-mail/Text: bk@lendingclub.com Feb 22 2017 02:09:49
                                                                                        Lending Club Corp, 71 Stevenson St,
                     Suite 300, San Francisco, CA 94105-2985
13855653
                   +E-mail/Text: bknotification@loandepot.com Feb 22 2017 02:09:55
                                                                                                        Loandepo.co,
                      26642 Towne Center Dr., Foothill Ranch, CA 92610-2808
                                                                                                                    TOTAL: 12
              ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                                                Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
aty*
                  +FREDERICK L. REIGLE,
                     Reading, PA 19606-0410
                                                       CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
13855648*
                  ++INTERNAL REVENUE SERVICE,
                     PHILADELPHIA PA 19101-7346
                   (address filed with court: I.R.S.,
                                                                   Special Procedures Branch, Insolvency Unit,
                     P.O. Box 21126, Philadelphia, PA 19114)
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Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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District/off: 0313-2 Page 2 of 2 Date Rcvd: Feb 21, 2017 User: Lisa Form ID: 309I Total Noticed: 29

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor LOANDEPOT.COM, LLC bnicholas@kmllawgroup.com,

bkgroup@kmllawgroup.com

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, FREDERICK L. REIGLE

ecf_frpa@trustee13.com

MICHAEL A. CIBIK2 on behalf of Debtor Paul W. LeJarza ecf@ccpclaw.com, igotnotices@ccpclaw.com

TOTAL: 5

United States Trustee USTPRegion03.PH.ECF@usdoj.gov Case 17-10338-sr Doc 17 Filed 02/23/17 Entered 02/24/17 01:17:45 Desc Imaged

Information to identify the case:					
Debtor 1	Paul W. LeJarza	Social Security number or ITIN xxx-xx-3143			
	First Name Middle Name Last Name	EIN			
Debtor 2	·	Social Security number or ITIN			
(Spouse, if filing)	First Name Middle Name Last Name	EIN			
United States Bank	cruptcy Court Eastern District of Pennsylvania	Date case filed for chapter 13 1/17/17			
Case number: 17	7–10338–sr				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Paul W. LeJarza	About Debtor 2.
2.	All other names used in the last 8 years		
3.	Address	2746 South Fairhill Street Philadelphia, PA 19148	
4.	Debtor's attorney Name and address	MICHAEL A. CIBIK2 Cibik & Cataldo, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215–735–1060 Email: ecf@ccpclaw.com
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800
	www.pacer.gov.	• •	Contact phone (215)408–2800 Date: 2/21/17

For more information, see page 2

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Debtor Paul W. LeJarza Case number 17–10338–sr

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7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 17, 2017 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107	
8. <u> </u>	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file:	Filing deadline: 5/16/17	
		 a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
		Deadline for all creditors to file a proof of clain (except governmental units):	n Filing deadline: 6/15/17	
		Deadline for governmental units to file a proof claim:	Of Filing deadline: 7/16/17	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of confirmation will be held on: 4/26/17 at 10:00 AM, Location: Courtroom #4, 900 Market \$,	
10	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12	. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.		